

Annual percentage rate (APR) for purchases	_____ % until (expiration date), after that, _____ %
Other APRs	Balance transfer APR: _____ % Cash advance APR: _____ % Penalty APR: _____ % See explanation below*
Variable-rate information	Your APR may vary. The rate for [purchases] [cash advances][balance transfers] is determined by (explanation). See explanation below**
Grace period for repayment of balances for purchases	[__ days] [until _____] [not less than __ days] [between __ and __ days] [__ days on average] [You have no grace period in which to repay your balance for purchases before a finance charge will be imposed.]
Method of computing the balance for purchases	
Annual fees	[Annual] [Membership] fee: \$ _____ per year] [(type of fee): \$ _____ per year] [(type of fee): \$ _____]
Minimum finance charge	\$ _____
Transaction fee for purchases	[\$ _____] [_____ % of _____]
Transaction fee for cash advances: [\$ _____] [_____ % of _____] Balance transfer fee: [\$ _____] [_____ % of _____] Late-payment fee: [\$ _____] [_____ % of _____] Over-the-credit-limit fee: \$ _____	

* Explanation of penalty.

**Explanation of variable rate.